

## Doing the right things right at FWD

Besides our people, our reputation is our most important asset. Good governance protects both. That's why we do the right things right. We've developed structures and processes that guide us daily as we identify, manage and report risks. Our approach is driven by the same core values that drive everything else we do: putting customers first, using technology, and empowering our people.

## Corporate governance framework

FWD defines corporate governance as “the structures, operating models, individuals and other mechanisms that allow for robust management and control over the business operations, with due consideration to long-term shareholder value and the interests of key stakeholders (including customers, regulators and other partners)”.

Effective corporate governance enables the Group to achieve its strategic objectives in accordance with its risk philosophy and risk appetite. Our corporate governance framework is implemented across the Group, with business units expected to align local practices with Group expectations and report any instances of non-compliance in accordance with our robust escalation mechanisms.

